## BiggerPockets Rental Property Calculator



# 744 N Main St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,475.00	\$1,411.38	\$63.62	5.28%
NOI	<b>Total Cash Needed</b>	Cash on Cash ROI	Purchase Cap Rate
\$5,805.00	\$26,000.00	2.94%	5.28%

### **Property Information**

Purchase Price: \$110,000.00
Purchase Closing Costs: \$4,000.00
Estimated Repair Costs: \$0.00

Total Cost of Project: \$114,000.00

After Repair Value

 Down Payment:
 \$22,000.00

 Loan Amount:
 \$88,000.00

 Loan Points:

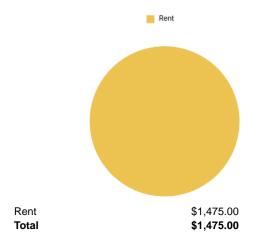
 Loan Fees:
 \$0.00

 Amortized Over:
 30 years

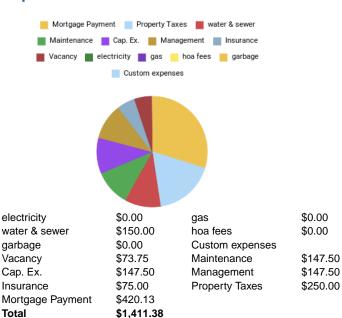
 Loan Interest Rate:
 4.000%

 Monthly P&I:
 \$420.13

#### **Income**



### **Expenses**



### **Financial Projections**

Total Initial Equity: -\$88,000.00
Gross Rent Multiplier: 6.21
Income-Expense Ratio (2% Rule): 1.29%
Typical Cap Rate: 5.28%

Typical Cap Rate: 5.28% Debt Coverage Ratio: 1.15

ARV based on Cap Rate: \$110,000.00

#### **50% Rule Cash Flow Estimates**

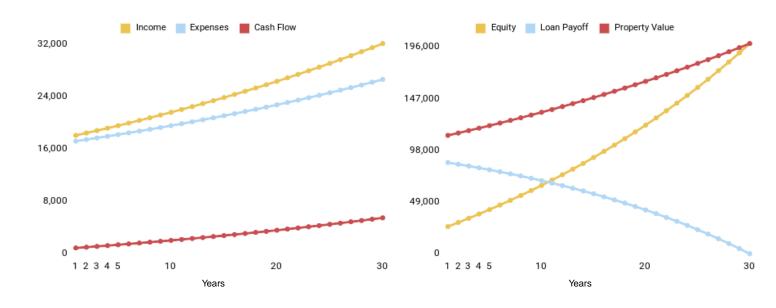
Total Monthly Income: \$1,475.00 x50% for Expenses: \$737.50 Monthly Payment/Interest Payment: \$420.13 Total Monthly Cash Flow using 50% Rule: \$317.37

### **Analysis Over Time**

Annual Growth Assumptions	2%	2%			2%		
	Expenses		Income		P	Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$18,054	\$18,415	\$19,542	\$21,576	\$23,822	\$26,301	\$32,061
Total Annual Expenses	\$17,174	\$17,417	\$18,175	\$19,541	\$21,051	\$22,717	\$26,588
Total Annual Cashflow	\$880	\$998	\$1,368	\$2,035	\$2,771	\$3,584	\$5,473
Cash on Cash ROI	3.38%	3.84%	5.26%	7.83%	10.66%	13.79%	21.05%
Property Value	\$112,200	\$114,444	\$121,449	\$134,089	\$148,046	\$163,454	\$199,250
Equity	\$25,750	\$29,607	\$41,855	\$64,760	\$91,248	\$121,958	\$199,250
Loan Balance	\$86,450	\$84,837	\$79,594	\$69,330	\$56,798	\$41,496	\$0
Total Profit if Sold	\$629	\$5,484	\$21,461	\$53,179	\$92,021	\$138,995	\$262,212
Annualized Total Return	2%	10%	13%	12%	11%	10%	8%

#### Income, Expenses and Cash Flow (in \$)

#### Loan Balance, Value and Equity (in \$)



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